

I CLAIM:

1. A process of linking credentialing information with a medical malpractice insurance application, the process comprising the steps of:
 - 5 providing a physician, a credentialing entity, and a medical malpractice insurance participant;
 - providing a questionnaire for use in compiling credentialing information concerning the physician to create a first credentialing application, the questionnaire including means for obtaining the physician's permission for release of the credentialing information to the medical malpractice insurance participant;
 - 10 forwarding the questionnaire from the credentialing entity to the medical malpractice insurance participant if the physician gave permission for release of the credentialing information;
 - providing the physician with at least one insurance premium quote generated by the medical malpractice insurance participant for use in generating a medical malpractice insurance policy for the physician based at least in part on the credentialing information;
 - 15 preparing a medical malpractice insurance application for the physician;
 - transferring at least a portion of the credentialing information from the questionnaire to the medical malpractice insurance application;
 - 20 completing the formation of the medical malpractice insurance application;
 - delivering the medical malpractice insurance application to the physician for the physician's review and approval;
 - generating the medical malpractice insurance policy to coincide with subsequent credentialing applications for the physician;
 - 25 transferring the credentialing information from the medical malpractice insurance policy to the subsequent credentialing application;
 - generating a subsequent credentialing application; and,

sending the subsequent credentialing application to a healthcare organization to which the physician must provide the credentialing information.

2. A process of linking credentialing information with a medical 5 malpractice insurance application, the process comprising the steps of:

providing a healthcare provider, a credentialing entity and a medical malpractice insurance participant;

providing credentialing information concerning the healthcare provider to the credentialing entity;

10 forwarding at least a portion of the credentialing information from the credentialing entity to the medical malpractice insurance participant; and,

transferring the at least a portion of the credentialing information to a medical malpractice insurance application.

15 3. The process of claim 2, wherein after forwarding at least a portion of the credentialing information from the credentialing entity to the medical malpractice insurance participant, the process comprises the step of:

providing the healthcare provider with at least one insurance premium quote for a medical malpractice insurance policy generated by the medical malpractice 20 insurance participant.

4. The process of claim 2, wherein the process further comprises the step of:

delivering the medical malpractice insurance application to the healthcare 25 provider for the healthcare provider's review and approval.

5. The process of claim 4, wherein the step of generating an insurance premium quote for a medical malpractice insurance policy comprises the steps of:

quoting the insurance premium to the healthcare provider; and, selling the medical malpractice insurance policy to the healthcare provider.

6. The process of claim 5, wherein the process further
5 comprises the step of:

generating the medical malpractice insurance policy, the policy being a two-year policy, in order to coincide with a required re-credentialing procedure for the healthcare provider.

10 7. The process of claim 6, wherein the step of forwarding the credentialing information to a medical malpractice insurance participant comprises the steps of:

15 inserting means for obtaining the healthcare providers permission for release of the credentialing information to a medical malpractice insurance provider into the questionnaire, and,

forwarding all of the credentialing questionnaires with an affirmative response to the medical malpractice insurance participant.

8. The process of claim 7, wherein the process further
20 comprises the steps of:

generating a second credentialing application;

transferring the credentialing information from the medical malpractice insurance application to the second credentialing application; and,

25 sending the second credentialing application to another health organization to which the physician must provide the credentialing information.

9. The process of claim 8, wherein the process further comprises the step of:

repeating the preceding three steps as often as necessary.

*Going from
11.0 to
11.1
[redacted]
c.f.*

10. A process of linking an information database with an insurance application, the process comprising the steps of:
generating the information database for any non-insurance purpose;
5 forwarding at least a portion of the information from the information database to an insurance participant; and,
transferring the at least a portion of the information from the information database to an insurance application.

10 11. The process of claim 10, wherein after forwarding at least a portion of the information from the information database to an insurance participant, the process comprises the step of:
providing at least one insurance premium quote generated by the insurance participant.

15 12. The process of claim 10, wherein the process further comprises the step of:
delivering the insurance application to the customer for the customer's review and approval.

20 13. The process of claim 12, wherein the step of generating at least one insurance premium quote comprises the steps of:
quoting the insurance premium to a customer; and,
selling insurance to the customer.

25 14. The process of claim 10, wherein the step of generating the information database, the information database not being created for insurance purposes, comprises the step of:
providing a questionnaire for gathering information for the database.

15. The process of claim 14, wherein the step of forwarding information from the database to an insurance participant comprises the steps of:

5 inserting a first question into the questionnaire, the first question asking a customer's permission for release of the information to the insurance participant;

inserting at least one more question into the questionnaire, the at least one more question for gathering further information related to a particular insurance product; and,

10 forwarding all of the questionnaires with an affirmative response to the first question to the insurance participant.

16. The process of claim 15, wherein the step of inserting at least one more question into the questionnaire, the at least one more question for gathering further information related to a particular insurance product comprises

15 the step of:

inserting at least one more question into the questionnaire, the at least one more question for gathering further information related to a particular insurance product, the particular insurance product chosen from any a line of insurance.

20 17. The process of claim 10, wherein the step of generating the information database, the information database not being created for insurance purposes comprises the step of:

generating credentialing information, the credentialing information being compiled by a credentialing entity, the information being compiled onto a

25 credentialing database.

18. An apparatus for linking credentialing information with a medical malpractice insurance application, the apparatus comprising:

means for compiling credentialing information regarding a healthcare provider from a credentialing questionnaire;

means for forwarding the credentialing information to a medical malpractice insurance participant;

5 means for generating at least one insurance premium quote for a medical malpractice insurance policy; and,

means for transferring the credentialing information from the credentialing questionnaire to the medical malpractice insurance application.

10 19. The apparatus of claim 18, wherein the apparatus further comprises means for generating the medical malpractice insurance policy, the policy being of a duration, in order to coincide with a required re-credentialing procedure for the healthcare provider.

15 20. An apparatus for linking an information database with an insurance application, the apparatus comprising:

means for generating the information database for any non-insurance purpose;

means for forwarding at least a portion of the information from the 20 information database to an insurance participant;

means for generating an insurance premium quote; and,

means for transferring the at least a portion of the information from the information database to an insurance application.

25 21. The apparatus of claim 20, wherein the means for generating the information database comprises:

a means for providing a questionnaire for gathering information for the database.

22. The apparatus of claim 21, wherein the means for generating a questionnaire for gathering information for the database comprises:

means for inserting a means for obtaining a customer's permission for release of the information to the insurance participant into the questionnaire;

5 means for inserting at least one more question into the questionnaire, the at least one more question for gathering further information related to a particular insurance product; and,

means for forwarding all of the questionnaires with an affirmative response to the first question to the insurance participant.

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23. A process of linking a medical malpractice insurance policy with a credentialing questionnaire, the process comprising the steps of:

providing a medical malpractice insurance participant;

providing a credentialing entity;

15 providing a healthcare provider;

providing a medical malpractice insurance policy; and,

transferring information from the medical malpractice insurance policy to the credentialing questionnaire.

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24. The process of claim 23, wherein transferring information from the medical malpractice insurance policy to the credentialing questionnaire comprises the steps of:

electronically transferring information from the medical malpractice insurance policy to the credentialing questionnaire; and,

25 forwarding the credentialing questionnaire to the healthcare provider for review and approval.

25. A process for linking credentialing information with a medical malpractice insurance policy, the process comprising the steps of:

providing a healthcare provider, a credentialing entity, credentialing information, and a medical malpractice insurance participant;

providing means for obtaining the healthcare provider's permission to release the credentialing information to the medical malpractice insurance participant;

receiving permission from the healthcare provider to release the credentialing information;

forwarding at least a portion of the credentialing information from the credentialing entity to the medical malpractice insurance participant; and,

providing the healthcare provider with at least one insurance premium quote for a medical malpractice insurance policy generated by the medical malpractice insurance participant.

15 26. The process of claim 25, wherein the process further comprises the steps of:

receiving the healthcare provider's approval of the at least one insurance premium quote; and,

creating a medical malpractice insurance policy.

20 27. The process of claim 26, wherein providing the healthcare provider with at least one insurance premium quote for a medical malpractice insurance policy generated by the medical malpractice insurance participant comprises the steps of:

25 providing the healthcare provider with at least one insurance premium quote for a medical malpractice insurance policy generated by the medical malpractice insurance participant; and,

transferring the credentialing information to a medical malpractice insurance application.